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FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

January 19, 2007
Date of Signature

PATENT
Case No. 1330/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:)	
)	
)	Group Art Unit No.: 3628
Serial No.: 10/007,838)	
)	Examiner: GRAHAM, C. B.
Filing Date: NOVEMBER 8, 2001)	
)	Conf. No.: 7630
Title: ELECTRONIC PAYMENT)	
SYSTEM AND METHOD)	

RESPONSE TO OFFICE ACTION
DATED JULY 19, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to a Office Action dated July 19, 2006.